# UNITED STATES DISTRICT COURT EASTERN DISTRICT OF MICHIGAN

Gary Plumley,	: : : Civil Action No.:
Plaintiff, v.	: : :
Credit Acceptance Corporation,	DEMAND FOR JURY TRIAL
Defendant.	
	:

### **COMPLAINT & JURY DEMAND**

For this Complaint, Plaintiff, Gary Plumley, by undersigned counsel, states as follows:

### **JURISDICTION**

- 1. This action arises out of Defendant's repeated violations of the Telephone Consumer Protection Act, 47 U.S.C. § 227, *et seq.* (the "TCPA").
- 2. Venue is proper in this District pursuant to 28 U.S.C. § 1391(b), in that Defendant transacts business in this District and a substantial portion of the acts giving rise to this action occurred in this District.

#### **PARTIES**

- 3. Plaintiff, Gary Plumley ("Plaintiff"), is an adult individual residing in Beckley, West Virginia, and is a "person" as defined by 47 U.S.C. § 153(39).
- 4. Defendant Credit Acceptance Corporation ("Credit Acceptance"), is a Michigan business entity with an address of 25505 West 12 Mile Road, Southfield, Michigan 48034-8316, and is a "person" as defined by 47 U.S.C. § 153(39).

#### **FACTS**

- 5. In or around January 2015, Credit Acceptance began calling Plaintiff's cellular telephone, number 304-xxx-4551, using an automatic telephone dialing system ("ATDS" or "predictive dialer") and/or using an artificial or prerecorded voice.
- 6. When Plaintiff answered calls from Credit Acceptance, he heard a prerecorded message instructing him to return the call.
- 7. Plaintiff did not provide prior express consent to Credit Acceptance to place calls to his cellular telephone number.
- 8. During the initial phone call, Plaintiff spoke with a live representative and requested that all calls to his cellular telephone number cease.
- 9. Nevertheless, Credit Acceptance continued to place automated calls to Plaintiff's cellular telephone number.

# **COUNT I**VIOLATIONS OF THE TCPA – 47 U.S.C. § 227, et seq.

- 10. Plaintiff incorporates by reference all of the above paragraphs of this Complaint as though fully stated herein.
- 11. At all times mentioned herein, Defendant called Plaintiff's cellular telephone number using an ATDS or predictive dialer and/or using a prerecorded or artificial voice.
  - 12. When Plaintiff answered calls from Defendant, he heard a prerecorded message.
- 13. Defendant continued to place automated calls to Plaintiff's cellular telephone number despite knowing that it lacked consent to do so. As such, each call placed to Plaintiff was made in knowing and/or willful violation of the TCPA, and subject to treble damages pursuant to 47 U.S.C. § 227(b)(3)(C).

- 14. The telephone number called by Defendant was assigned to a cellular telephone service for which Plaintiff incurs charges pursuant to 47 U.S.C. § 227(b)(1).
- 15. Plaintiff was annoyed, harassed and inconvenienced by Defendant's continued calls.
- 16. The calls from Defendant to Plaintiff were not placed for "emergency purposes" as defined by 47 U.S.C. § 227(b)(1)(A)(i).
- 17. Plaintiff is entitled to an award of \$500.00 in statutory damages for each call placed in violation of the TCPA pursuant to 47 U.S.C. § 227(b)(3)(B).
- 18. Plaintiff is entitled to an award of treble damages in an amount up to \$1,500.00 pursuant to 47 U.S.C. § 227(b)(3)(B) and 47 U.S.C. § 227(b)(3)(C).

## **PRAYER FOR RELIEF**

**WHEREFORE**, Plaintiff prays that judgment be entered against Defendant:

- 1. Statutory damages \$500.00 for each violation determined to be negligent pursuant to 47 U.S.C. § 227(b)(3)(B);
- 2. Treble damages for each violation determined to be willful and/or knowing pursuant to 47 U.S.C. § 227(b)(3)(C); and
- 3. Such other and further relief as may be just and proper.

#### TRIAL BY JURY DEMANDED ON ALL COUNTS

Dated: September 12, 2016

Respectfully submitted,

By: /s/ Sergei Lemberg, Esq.
Attorney for Plaintiff Gary Plumley
LEMBERG LAW, L.L.C.
43 Danbury Road, 3rd Floor
Wilton, CT 06897

Telephone: (203) 653-2250 Facsimile: (888) 953-6237

Email: slemberg@lemberglaw.com